American Refund Not Received After 30 Days — How to Follow Up

A American refund that has not appeared after 30 days is significantly past the DOT's mandatory refund processing timelines: 7 business days for credit card payments and 20 calendar days for cash payments. Calling +1 (855) 235-1998 with the refund reference number to request a trace and escalation is the immediate next step. If American is unable to resolve the overdue refund, filing a complaint with the DOT and initiating a credit card chargeback are legitimate consumer remedies. You are entitled to the refund — escalate proactively.

Overdue Refund Guide	
DOT Timeline	7 days credit card, 20 days cash — mandatory.
Check Status	Log into aa.com or call +1 (855) 235-1998 with refund number.
DOT Complaint	File with DOT if airline does not resolve.
Chargeback	Credit card chargeback as last resort.
Contact	+1 (855) 235-1998 — 24/7 American emergency line

DOT-Mandated Refund Timelines

The DOT's automatic refund rule requires American to process refunds to credit cards within 7 business days and to cash and check payments within 20 calendar days of the refund being approved. These timelines begin when the refund is initiated by American — not when you request it. A refund not received 30 days after the triggering event (such as a American flight cancellation or a passenger cancellation of a refundable fare) is past both DOT timelines and warrants escalation beyond the standard customer service channel.

How to Check Refund Status at American

Checking the refund status with American requires either the refund reference number provided when the refund was initiated, or the original booking confirmation number. and request a refund trace using the reference number. The American agent will check whether the refund was processed from American’s side, which payment method it was sent to, and the date it was processed. If the refund shows as processed on American’s side but not received, the issue may be between American’s payment processor and the card issuer rather than within American’s system.

When the Credit Card Issuer Is the Delay

If American confirms the refund was processed and provides a processing date, the delay is likely on the card issuer’s side. Credit card refunds from airlines can take up to 5 to 10 additional business days to post after American processes them, depending on the card issuer’s processing cycle. Calling the credit card's customer service number with the date American processed the refund allows the card issuer to trace the payment and confirm whether it is pending or was applied to a different period's statement.

Filing a DOT Complaint for Overdue Refunds

If American acknowledges the refund is overdue but is unable to resolve it within a reasonable additional window — typically another 7 to 14 days after escalation — filing a complaint with the U.S. Department of Transportation through the DOT's Aviation Consumer Protection website creates an official record and triggers a DOT inquiry to American. Airlines typically respond promptly to DOT complaints because the regulatory relationship requires it. Include the refund reference number, the original booking details, and the timeline of your follow-up contacts in the DOT complaint.

A credit card chargeback is the last resort option available for refunds not received after American and the DOT process have been exhausted. Contact your credit card issuer to initiate a chargeback with the documentation of the overdue refund and your escalation attempts. Note that chargebacks have their own dispute window — typically 60 to 120 days from the original charge date depending on the card network. Contact the reservations line for American refund status and visit aa.com for refund request tools.

When following up on an overdue American refund, asking the airline reservations line agent specifically for the refund batch date and the payment network transaction reference number provides tracking data that can be used with the credit card issuer to locate the transaction on the card’s receiving end. Card issuers can trace incoming credits using the payment network reference number even if the credit has not yet posted to the visible statement. Contact the reservations line for refund transaction reference numbers.

For American refunds that involve both a cash component and a AAdvantage mile component — such as a partially paid award ticket that was canceled — confirming that both components have been returned is important. The cash portion should appear on the credit card statement and the mile portion should appear in the AAdvantage account balance. If either component is missing, a separate follow-up with the reservations line or through aa.com addresses the missing portion specifically.

For American refunds that were approved and initiated but not received after 30 days, the credit card’s dispute process serves as a statutory protection that operates independently of American’s internal refund tracking. The Fair Credit Billing Act gives cardholders 60 days from the statement date to dispute a charge, including a charge for which a refund was owed but not received. Contact the credit card issuer for their specific dispute filing process and include the American refund reference number

and approval date in the dispute documentation.

For AAdvantage members whose overdue American refund has been pending for more than 45 days without resolution through the reservations line or the DOT process, consulting with a consumer protection attorney about the specific state and federal remedies available for airline billing violations provides a full picture of the legal options. Airlines have obligations under the DOT regulations and in some cases under state consumer protection laws for refunds that are significantly overdue. Contacting +1 (855) 235-1998 one final time with a specific DOT regulatory citation before proceeding to formal legal remedies sometimes triggers a resolution that the standard customer service process could not achieve.

When a American refund was processed to a credit card that has since been closed or replaced with a new account number, the refund routing depends on whether the underlying card account remained open. Most credit card issuers keep the account active for refund receipt purposes even after the physical card has been replaced, but contacting the card issuer to confirm that the closed or replaced account can still receive refunds is an important step when a refund delay is investigated. Providing American with documentation from the card issuer confirming whether the account can receive the refund helps American's billing team determine the correct resolution path.

Refund Overdue — Time to Escalate

A American refund not received after 30 days is past the DOT-mandated 7-day timeline for credit card refunds. Call +1 (855) 235-1998 with your refund reference number to escalate — and if that fails, a DOT complaint or credit card chargeback are legitimate next steps.

Refund timeline information reflects DOT regulations and American's 2026 policies. Contact +1 (855) 235-1998 for refund escalation.